

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JUSTIN M. MALIK  
LAURA L. MCKEE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-22990

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/19/2015 and confirmed on 5/20/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		164,740.88
Less Refunds to Debtor	1,484.14	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>163,256.74</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	10,501.71	
Trustee Fee	7,324.82	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>17,826.53</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DITECH FINANCIAL LLC(*)++ Acct: 0153	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 2766	0.00	73,342.57	0.00	73,342.57
	DITECH FINANCIAL LLC(*)++ Acct: 0153	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 2766	0.00	0.00	0.00	0.00
	DEERE & CO/JOHN DEERE CREDIT Acct: 3243	2,168.41	2,168.41	0.00	2,168.41
	UNITED BANK INC Acct: 1994	0.00	0.00	0.00	0.00
	SIWEL SYSTEMS Acct: XALIK	1,598.13	1,598.13	147.58	1,745.71
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 5193	6,267.39	6,267.39	190.44	6,457.83
					<b>83,714.52</b>

Priority					
	AURELIUS P ROBLETO ESQ** Acct:	0.00	0.00	0.00	0.00
	JUSTIN M. MALIK Acct:	0.00	0.00	0.00	0.00
	JUSTIN M. MALIK Acct:	851.08	851.08	0.00	0.00
	JUSTIN M. MALIK Acct:	633.06	633.06	0.00	0.00
	ROBLETO LAW PLLC Acct:	1,900.00	1,900.00	0.00	0.00
	AURELIUS P ROBLETO ESQ** Acct:	0.00	0.00	0.00	0.00
	ROBLETO LAW PLLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-16	8,601.71	8,601.71	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 8604	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX GLT	0.00	0.00	0.00	0.00
*** NONE ***					
Unsecured					
	GEORGE A FRANKS III Acct: XALIK	120,000.00	18,268.80	0.00	18,268.80
	CA CURTZE CO D/B/A SPECIALTY STEAK Acct: 0232	20,485.92	3,118.78	0.00	3,118.78
	ECMC(*) Acct: 4796	71,225.56	10,843.38	0.00	10,843.38
	ADVANCED DISPOSAL Acct: ?	0.00	0.00	0.00	0.00
	ATLANTIC BROADBAND* Acct: ?	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: ?	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 3607	251.27	38.25	0.00	38.25
	CAPITAL ONE BANK NA** Acct: 1945	6,164.05	938.41	0.00	938.41
	ECAST SETTLEMENT CORP Acct: 4707	7,232.41	1,101.06	0.00	1,101.06
	ECAST SETTLEMENT CORP Acct: 8482	6,899.17	1,050.33	0.00	1,050.33
	AMERICAN INFOSOURCE LP - AGENT DIF Acct: 1461	154.42	23.51	0.00	23.51
	FAYETEE BROADCAST CORPORATION Acct: ?	0.00	0.00	0.00	0.00
	FRANK FRATTO INC Acct: D001	0.00	0.00	0.00	0.00
	HERALD STANDARD Acct: 3003	0.00	0.00	0.00	0.00
	HOME CITY ICE CO Acct: ?	0.00	0.00	0.00	0.00
	JOSEPH AND LINDA SWARTZ Acct: ?	0.00	0.00	0.00	0.00
	MASONTOWN TROPHY AND EMBROIDER Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MGMNT & RESOURCES Acct: 4796	74,724.38	11,376.04	0.00	11,376.04
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	GRANITE STATE MANAGEMENT & RESOL Acct: ?	0.00	0.00	0.00	0.00
	ONE VIEW FINANCE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3877				
	STATE WORKERS' INSURANCE FUND	1,272.00	193.65	0.00	193.65
	Acct: 0294				
	PNC BANK NA	15,151.22	2,306.62	0.00	2,306.62
	Acct: 5997				
	PRA/PORTFOLIO RECOVERY ASSOC	4,051.64	616.82	0.00	616.82
	Acct: 3083				
	NORTH FAYETTE COUNTY MUNICIPAL AL	0.00	0.00	0.00	0.00
	Acct: ?				
	THOMAS AND CONSTANCE BATTAGLIA	0.00	0.00	0.00	0.00
	Acct: ?				
	UNITED BANK INC	9,167.33	1,395.63	0.00	1,395.63
	Acct: 1890				
	UNITED BANK INC	8,981.50	1,367.34	0.00	1,367.34
	Acct: 8210				
	WEST PENN POWER*	216.50	32.96	0.00	32.96
	Acct: 4717				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 8604				
	CAPITAL ONE NA**	235.46	35.85	0.00	35.85
	Acct: 1823				
	SIWEL SYSTEMS	59,171.46	9,008.26	0.00	9,008.26
	Acct: XALIK				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 5051				
					<hr/> 61,715.69

TOTAL PAID TO CREDITORS

145,430.21

TOTAL CLAIMED

PRIORITY 0.00

SECURED 10,033.93

UNSECURED 405,384.29

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JUSTIN M. MALIK  
LAURA L. MCKEE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-22990

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Justin M. Malik  
Laura L. McKee  
Debtor(s)

Case No. 15-22990-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Justin M. Malik, Laura L. McKee, 346 Nilan Hill Rd., Point Marion, PA 15474-1390
aty	+ Robleto Law, PLLC, Three Gateway Center, 401 Liberty Avenue, Suite 1306, Pittsburgh, PA 15222-1004
cr	George A. Franks, III, c/o David Z. Valencik, Esq., Calaiaro Valencik, 428 Forbes Ave., Ste. 900, Pittsburgh, PA 15219-1621
cr	Siwel Systems, LLC, 100 Lincoln Highway, Imperial, PA 15126-2200
14094388	+ ACS/College Loan Corp., College Loan Corporation, 10000 W. Charleston Blvd., Suite 200, Las Vegas, Nevada 89135-1004
14094389	Advanced Disposal, 1192 McClellandtown Rd, McClellandtown, PA 15458-1118
14164126	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14094391	Bank of America Practice Solutions, PO Box 809155, Chicago, IL 60680-9155
14094392	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14094393	C.A. Curtze Co., d/b/a Specialty Steak Service, 1717 E 12th St, Erie, PA 16511-1723
14114346	+ C.A. Curtze Co. d/b/a Specialty Steak Service, c/o Amato Keating and Lessa, P.C., 107 North Commerce Way', Bethlehem PA 18017-8913
14141911	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14133240	+ CLC TRUST II/ELT DEUTSCHE BANK On behalf of, MHEAC d/b/a ASA, c/o Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
14094396	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association LP, 13355 Noel Rd, Dallas, TX 75240-6602
14094395	Citi Cards/Citbank, PO Box 6241, Sioux Falls, SD 57117-6241
14201268	+ Deere & Company d/b/a John Deere Financial, 6400 NW 86th St, Johnston IA 50131-2945
14130875	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14151387	ECAST SETTLEMENT CORPORATION, POB 29262, NEW YORK, NY 10087-9262
14344316	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14094398	Fayette Broadcast Corporation, 44 S Mount Vernon Ave, Uniontown, PA 15401-3224
14094399	+ Frank Fratto Inc., 711 Kingview Rd, Scottdale, PA 15683-1817
14094400	Franklin American Mortgage Company, PO Box 77404, Ewing, NJ 08628-6404
14149564	+ George A. Franks, III, 324 High Avenue, Masontown, PA 15461-1916
14129137	Granite State Mgmt, PO Box 3420, Concord, NH 03302-3420
14094401	+ Green Tree, PO Box 6172, Rapid City, SD 57709-6172
14094402	Herald-Standard, 8 E Church St, Uniontown, PA 15401-3563
14094403	Home City Ice, PO Box 111116, Cincinnati, OH 45211-1116
14094405	+ John Deere Financial, PO Box 4450, Carol Stream, IL 60197-4450
14160492	Joseph and Linda Swartz, 35 Meadow Ln, Uniontown, PA 15401-5265
14094406	Masontown Trophy and Embroderly, 25 S Main St, Masontown, PA 15461-2039
14094407	NHHELC/GSM&R, PO Box 3420, Concord, NH 03302-3420
14094408	OneView Finance, PO Box 4130, Hopkins, MN 55343-0498
14094409	+ PA Dept. of Labor and Industry, State Workers Insurance Fund, 100 Lackawanna Ave, Scranton, PA 18503-1966
14163941	+ PA State Workers' Insurance Fund, c/o Mary Boyco, 100 Lacakwanna Ave, Scranton, PA 18503-1966
14100003	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14094410	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14145735	+ PNC Mortgage, a division of PNC Bank N.A, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14094411	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
14161065	Siwel Systems, LLC, c/o E.D. Lewis, Member, 100 Lincoln Highway, Imperial, PA 15126-2200
14094412	The North Fayette County Municipal Auth., 1634 University Dr, Dunbar, PA 15431-2045

District/off: 0315-2

User: jhel

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14160493	Thomas and Constance Battaglia, PO Box 243, Uledi, PA 15484-0243
14094413	United Bank, 81 W Main St, Uniontown, PA 15401-3340
14094414	United Bank, PO Box 2373, Charleston, WV 25328-2373
14094415	+ United Bankcard Center, 514 Market St, Parkersburg, WV 26101-5341
14108884	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14094416	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 46

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Oct 28 2020 02:20:15	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14120257	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:12:23	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14094394	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 28 2020 01:12:23	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14094397	Email/Text: G06041@att.com	Oct 28 2020 02:27:00	Direct TV, PO Box 60036, Los Angeles, CA 90060-0036
14114015	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 28 2020 02:24:00	Kohls, PO BOX 3115, Milwaukee, WI 53201-3115
14149360	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2020 01:12:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14109347	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2020 02:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14100870	Email/PDF: rmscedi@recoverycorp.com	Oct 28 2020 02:17:39	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14160978	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 28 2020 02:26:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14094417	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 28 2020 02:26:00	West Penn Power, 76 S Main St, Akron, OH 44308-1817

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL
cr		PNC Bank, National Association
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14094390	##	Atlantic Broadband, 24 Main St, Bradford, PA 16701-2018
14094404	##+	Joe Belt and Sandy Belt, 4034 Pinehurst Drive, Morgantown, WV 26505-8083
jdb	*+	Laura L. McKee, 346 Nilan Hill Rd., Point Marion, PA 15474-1390

TOTAL: 2 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 56

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Bank National Association andygornall@latouflawfirm.com
Aurelius P. Robleto	on behalf of Attorney Robleto Law PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Joint Debtor Laura L. McKee apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Justin M. Malik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Creditor George A. Franks III dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Creditor George A. Franks III dcalaiaro@c-vlaw.com, cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
James A. Prostko	on behalf of Creditor DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC pawb@fedphe.com
Nicholas R. Pagliari	on behalf of Creditor Siwel Systems LLC npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11